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Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On May 2, 2003

TOWNSEND and TOWNSEND and CREW LLP

By: Bonnie Pickles

Attorney Docket No.: 020375-002910US

#13/b
PATENT
3-5-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Stephen Chin

Application No.: 10/045,313

Filed: October 24, 2001

For: INTERNET-BASED MONETARY
PAYMENT SYSTEM

Examiner: Dass, Harish T.

Art Unit: 3628

AMENDMENT

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GROUP 3600

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 3, 2003, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims begin on page 3 of this paper.

Remarks begin on page 5 of this paper.

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OFFICE OF PETITIONS